

<i>SERFF Tracking Number:</i>	<i>HUMA-127364354</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>49529</i>
<i>Company Tracking Number:</i>	<i>AR-11-2011</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Humana RDHL Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>HRDHL Ad Copy/AR-11-2011</i>		

Filing at a Glance

Company: Humana Insurance Company		
Product Name: Humana RDHL Individual Medicare Supplement Plans	SERFF Tr Num: HUMA-127364354 State: Arkansas	
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 49529
Sub-TOI: MS08I.012 Multi-Plan 2010	Co Tr Num: AR-11-2011	State Status: Filed-Closed
Filing Type: Advertisement	Reviewer(s): Stephanie Fowler	Disposition Date: 09/01/2011
	Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tammy House, Tiffany Turner, Seth Johnson	
	Date Submitted: 08/11/2011	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval	Implementation Date:	
State Filing Description:		

General Information

Project Name: HRDHL Ad Copy	Status of Filing in Domicile: Not Filed
Project Number: AR-11-2011	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/01/2011
	State Status Changed: 09/01/2011
Deemer Date:	Created By: Bettina Ponds
Submitted By: Bettina Ponds	Corresponding Filing Tracking Number:
Filing Description:	
Re: Humana Insurance Company, NAIC: 119, 73288, FEIN: 39-1263473	
GHHH3YIHH – Humana Reader's Digest Healthy Living Medicare Supplement Plans Ad Copy	

Humana Insurance Company is submitting the attached marketing material for your review and approval. We intend to utilize these advertisements to market our individual Humana Reader's Digest Healthy Living Medicare Supplement Plans.

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 Standard Plans 2010
 Product Name: Humana RDHL Individual Medicare Supplement Plans
 Project Name/Number: HRDHL Ad Copy/AR-11-2011

The advertisement will be printed in Reader's Digest publications. The Fulfillment booklet referenced in the ad is being filed for approval under a separate filing.

Form: GHHH3YIHH

Policy forms: ARMESRDA, ARMESRDF, ARMESRDF(HD), ARMESRDK, ARMESRDN

Please contact me via SERFF, at bponds@humana.com, or at (502)580-0964 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Bettina Ponds, Medicare Supplement Product bponds@humana.com
 Compliance Analyst
 500 W. Main St. 502-580-0964 [Phone]
 Louisville, KY 40202

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$50.00	08/11/2011	50550322

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/01/2011	09/01/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Ad Copy	Seth Johnson	08/18/2011	08/18/2011

<i>SERFF Tracking Number:</i>	<i>HUMA-127364354</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 09/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form (revised)	Ad Copy	Filed-Closed	Yes
Form	Ad Copy	Replaced	No

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Amendment Letter

Submitted Date: 08/18/2011

Comments:

Form GHHH3YIHH has been revised to include the following disclaimer to clearly disclose the relationship between Humana and Reader's Digest:

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
GHHH3YIHH	Advertising	Ad Copy	Initial					GHHH3YIHH - HUM-RD Print Ad_V2.pdf

SERFF Tracking Number: HUMA-127364354 State: Arkansas

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 09/01/2011	GHHH3YIH H	Advertising Ad Copy	Initial			GHHH3YIHH - HUM-RD Print Ad_V2.pdf

ADVERTISEMENT

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

A plan I can understand. A partnership I can trust.

Introducing the Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

By teaming up with Reader's Digest, Humana is able to provide unique, new Medicare Supplement insurance plans that offer more than you expect. You'll have exclusive access to simple tools and resources to help you make better, more informed Medicare decisions that will enhance your life.

WITH HUMANA READER'S DIGEST HEALTHY LIVING MEDICARE SUPPLEMENT INSURANCE PLANS, YOU GET:

- Your choice of easy-to-understand Medicare Supplement insurance plans to fit your budget and needs, with the personal attention Humana has delivered for more than 25 years
- The freedom to keep the doctors you have now, as long as they accept Medicare patients
- Dental and vision coverage included¹

You also get unique extras you may not be able to get anywhere else, including:

- How-to advice about the newest health topics in Reader's Digest **Healthy Living Bulletins***
- Discounts on popular health books from the Reader's Digest **Healthy Living library***

***The programs and services described in this section are not insurance and are neither contractually offered nor guaranteed under our Medicare Supplement insurance policies. These programs and services may be provided by a third party, discontinued at any time, and are subject to geographic availability.**

It's all designed to help you live a better, healthier life on Medicare.

[Image of fulfillment book]

Get more information now!

Call for your **FREE** booklet:

[1-866-887-2303] (TTY: 711) [Monday – Friday, 8 a.m. – 8 p.m.]

¹Benefits may not be available in all states.

[Humana Reader's Digest Logo]

The Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Insured by Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Health Benefit Plan of Louisiana, Inc., or Humana Health Insurance Company of Florida, Inc.

Calls will be answered by Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs.

Policy form series MESRD or state equivalent. Oregon Policy forms: ORMESRDA, ORMESRDF, ORMESRDF(HD), ORMESRDK and ORMESRDN. Tennessee Policy forms: TNMESRDA, TNMESRDF, TNMESRDF(HD), TNMESRDK, and TNMESRDN. Texas Policy form series TXMESRDA, TXMESRDF, TXMESRDF(HD), TXMESRDK, and TXMESRDN.

Ohio Residents: Not connected with, sponsored by, nor endorsed by the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid Services, or the Department of Health and Human Services. The agent/broker is making the sale on behalf of Humana. You may verify the agent/broker and Humana information by contacting: The Ohio Department of Insurance, [50 W. Town Street, Third Floor - Suite 300, Columbus, OH 43215. Consumer Hotline: 1-800-686-1526 or TDD Number: (614) 644-3745]. You may also contact the plan or Humana at [insert address and phone number].

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Humana Inc., [PO Box 70209, Louisville, KY 40270-0209]

Call for your FREE booklet:
[1-866-887-2303] (TTY: 711)

[Monday – Friday, 8 a.m. – 8 p.m.]

[Humana Reader's Digest Logo]

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:		
Comments:		
Attachment:		
SOV GHHH3YIHH.pdf	Filed-Closed	09/01/2011

Statement of Variability - GHHH3YIHH

[Print Ad – Page 1] → indicates page number for internal use

[1-866-887-2303]

[Monday – Friday, 8 a.m. – 8 p.m.]

PO Box 70209, Louisville, KY 40270-0209]

[50 W. Town Street, Third Floor - Suite 300, Columbus, OH 43215. Consumer Hotline: 1-800-686-1526 or TDD Number: (614) 644-3745] → these telephone numbers, hours of operation, and addresses are bracketed so we can change to reflect any changes in them.

[Humana Reader's Digest Logo] → bracketed to indicate logo may change.

[Image of fulfillment book] → bracketed for appropriate booklet image. To use image or not and what image to use may be dictated by testing.